

IN THE ABSTRACT:

Please delete in its entirety the Abstract appearing at page 39 and insert the following new Abstract:

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Web-based transaction data storage and retrieval is provided for use by retail merchants and customers, including providing merchants with electronic signature capture capability with minimal integration into legacy systems. Transaction data is securely transferrable to a remote repository and is accessible by customers, the merchant entity via a user-friendly interface such as a web browser. A point-of-sale/service-based Internet portal comprises networked, web-enabled point-of-sale/service consumer payment platforms allowing merchants to readily obtain platforms with advertising subsidies. Networked interactive, consumer-payment terminals enable web-based services even in with legacy POS environments.

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The Commissioner is hereby authorized to charge any additional fees which may be due, including extension fees, or credit any overpayment to Deposit Account No. 50-2319 (our Order No. 467766-00094 [A-65188-1/MAK]).

Respectfully submitted,

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